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RALPH E. JOCKE
231 SOUTH BROADWAY
MEDINA, OH 44256

EXAMINER
WINDER, PATRICE L

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Please find below and/or attached an Office communication concerning this application or proceeding.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>29 May 2001</u>.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>1-77</u> is/are pending in the application.

   4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>1-77</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on <u>29 May 2001</u> is/are: a)☒ accepted or b)☐ objected to by the Examiner.

   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

   Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a)☐ All   b)☐ Some * c)☐ None of:

   1.☐ Certified copies of the priority documents have been received.

   2.☐ Certified copies of the priority documents have been received in Application No. _____.

   3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

   * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date <u>2</u>.

4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: _____ .

DETAILED ACTION

Double Patenting - Statutory

1.   A rejection based on double patenting of the "same invention" type finds its support in the language of 35 U.S.C. 101 which states that "whoever invents or discovers any new and useful process ... may obtain a patent therefor ..." (Emphasis added). Thus, the term "same invention," in this context, means an invention drawn to identical subject matter. See *Miller v. Eagle Mfg. Co.*, 151 U.S. 186 (1894); *In re Ockert*, 245 F.2d 467, 114 USPQ 330 (CCPA 1957); and *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970).

A statutory type (35 U.S.C. 101) double patenting rejection can be overcome by canceling or amending the conflicting claims so they are no longer coextensive in scope. The filing of a terminal disclaimer <u>cannot</u> overcome a double patenting rejection based upon 35 U.S.C. 101.

2.   Claims 22-35 are rejected under 35 U.S.C. 101 as claiming the same invention

as that of claims 16-29 of prior U.S. Patent No. 6,039,245. This is a double patenting

rejection.

Double Patenting -Nonstatutory

3.   The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. See *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970);and, *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the conflicting application or patent is shown to be commonly owned with this application. See 37 CFR 1.130(b).

Effective January 1, 1994, a registered attorney or agent of record may sign a terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with 37 CFR 3.73(b).

4.   Claims 18 and 43 are rejected under the judicially created doctrine of double

patenting over claims 15 and 18 of U. S. Patent No. 6,039,245 since the claims, if

allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the

patent and is covered by the patent since the patent and the application are claiming

common subject matter, as follows: the distinctions between the pending application

and USPN 6,039,245 are illustrated in BOLD italics.

Pending application	USPN 6,039,245
18. A system for processing financial transactions comprising:	15. A system for processing financial transactions comprising:
a database including data concerning transaction message formats, wherein the database includes stored information concerning transformation of messages between at least one internal message format and a plurality of external message formats *including at least one external message format for communicating with an ATM*; and	a database including data concerning transaction message formats, wherein the database includes stored information concerning transformation of messages between at least one internal message format and a plurality of external message formats;
a computer in operative connection with the database, wherein the computer includes a message gateways router software function (MGR), wherein the MGR is operative to determine a format of a received message, the received message having with the internal format or one of the external formats and a message direction indicator, the message direction indicator being indicative of either an incoming message direction or an outgoing message direction, and	a computer in operative connection with the database, wherein the computer includes a message gateways router software function (MGR), wherein the MGR is operative to determine a format of a received message, the received message having with the internal format or one of the external formats and a message direction indicator, the message direction indicator being indicative of either an incoming message direction or an outgoing message direction, and
Wherein when the received message is in the internal format the MGR is operative responsive to the message direction indicator being indicative of the outgoing message direction to transform the message selectively to any one of the plurality of external formats, and wherein when the received message is in one of the plurality of external formats the MGR is responsive to the message direction indicator being indicative of the incoming message direction to transform the message to the internal format, wherein the internal format includes an ISO 8583 message format portion.	wherein when the received message is in the internal format the MGR is operative responsive to the message direction indicator being indicative of the outgoing message direction to transform the message selectively to any one of the plurality of external formats, and wherein when the received message is in one of the plurality of external formats the MGR is responsive to the message direction indicator being indicative of the incoming message direction to transform the message to the internal format, wherein the internal format includes an ISO 8583 message format portion.

43. A method for processing *messages* generated by a plurality *of types of external* devices, *including at least one ATM*, each of the devices communicating messages in a different external message format, the processing conducted in a computer in operative connection with a data store, comprising the steps of:	18. A method for processing *financial transactions* generated by a plurality of devices, each of said devices communicating messages in a different external message format, said processing conducted in a computer in operative connection with a data store, comprising the steps of:
storing in the data store, data representative of each of the devices operatively connected to provide messages to the system, and storing for each of the devices data representative of a *device message format* in which each device communicates *at least one device message*;	storing in the data store, data representative of each of the devices operatively connected to provide messages to the system, and storing for each of the devices data representative of a *external message format* in which each device communicates *its messages*;
storing in the data store, data representative of how *to produce responsive to each device message in a device message format, a corresponding message* in a internal message format;	storing in the data store, data representative of how *to convert messages in each said external message format to a message* in a internal message format;
storing in the data store, data representative of how to process *messages* in the internal message format;	storing in the data store, data representative of how to process *transactions* in the internal message format;
receiving device messages with the computer from the devices *including at least one ATM*;	receiving device messages with the computer from the devices, *said device messages in said external message formats*;
producing responsive to the device messages, corresponding messages in the internal message format through operation of the computer responsive to data stored in the data store, and *wherein in the producing step the computer is operative to* transform the external message format messages to internal format messages; and	transforming said external format messages from said devices to internal format messages with the computer responsive to data stored in the data store; and
processing with the computer the messages in the internal message format responsive to data stored in the data store.	processing with the computer the internal format messages responsive to data stored in the data store.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

Claim Rejections - 35 USC § 112

5.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly
> claiming the subject matter which the applicant regards as his invention.

6.   Claims 1, 36, 38-40, 42, 57, 63, 69, 74, 77 are rejected under 35 U.S.C. 112,

second paragraph, as being indefinite for failing to particularly point out and distinctly

claim the subject matter which applicant regards as the invention. The meaning of the

acronym ATM is not disclosed before its first use in the claim.

Claim Rejections - 35 USC § 103

7.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

8.   This application currently names joint inventors. In considering patentability of

the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of

the various claims was commonly owned at the time any inventions covered therein

were made absent any evidence to the contrary. Applicant is advised of the obligation

under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was

not commonly owned at the time a later invention was made in order for the examiner to

consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g)

prior art under 35 U.S.C. 103(a).

9.   Claims 1-13, 17, 20-21, 36, 38-77 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Williams et al., USPN 5,845,283 (hereafter referred to as Williams) in

view of Danielson et al., USPN 5,239,662 (hereafter referred to as Danielson).

10.   Regarding claim 1, Williams taught a system for processing financial transactions

(column 4, lines 18-25) comprising:

a database including data concerning transaction message formats, wherein the

database includes stored information concerning transformation of messages between

at least one internal message format and a plurality of external message formats

(column 5, lines 9-15) and

a computer in operative connection with the database, wherein the computer

includes a message gateway router software function (MGR), wherein the MGR is

operative to determine a format of a received message, the received message having

either the internal format or one of the external formats (column 5, lines 1-8) and a

message direction indicator associated with the message, the message direction

indicator being indicative of either an incoming message direction or an outgoing

message direction (column 7, lines 24-29), wherein when the received message is in

the internal format the MGR is operative responsive to the message direction indicator

being indicative of the outgoing message direction to transform the message selectively

to any one of the plurality of external formats (column 5, lines 16-22), and wherein the

received message is in one of the plurality of external formats the MGR is operative

responsive to the message direction indicator being indicative of the incoming message

direction to transform the message to the internal format (column 5, lines 1-8).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one external message format for communicating with an ATM. Danielson taught at least one external message format for communicating with an ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

11.   Regarding dependent claim 2, Williams taught the system further comprising: a plurality of external devices, wherein each external device is in operative connection with the computer and communicates with the computer through messages in one of the external formats (column 4, lines 36-38), and wherein the data further includes data representative of each external device and an external format used to communicate with the device (column 6, lines 23-29), and wherein the MGR is operative responsive to the stored data to convert a message received from the device from an external format associated with the device to the internal format (column 5, lines 1-8), and to convert a message to the device from the internal format to the external format (column 5, lines 16-22). Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one external message format for communicating with an ATM. Danielson taught at least one external message format for communicating

with an ATM (column 1, lines 19-25, 42-48). For motivation for combination see claim 1, above.

12.   Regarding dependent claim 3, Williams taught the database includes data representative of an identity for each device, wherein the identity is stored in correlated relation with the external format data (column 7, lines 63-67, column 8, lines 13-18), and wherein the MGR is operative to transform the message responsive to the identity data associated with a device sending or receiving the message (column 8, lines 32-35).

13.   Regarding dependent claim 4, Williams taught the database includes data representative of message types for each of the internal and external formats (column 8, lines 13-18), and wherein the MGR is operative to transform the message responsive to the message type data associated with the message (column 8, lines 32-35).

14.   Regarding dependent claim 5, Williams taught said database includes data representative of offset and length information for each of the internal and external formats, and wherein the offset and length information defines a location of data representative of a message type in each of said formats (column 8, lines 25-31), and wherein the MGR is operative to transform the message responsive to the data representative of the message type (column 8, lines 32-35).

15.   Regarding dependent claim 6, Williams taught wherein the database includes data representative of a message identifier value, wherein each message identifier value is associated with one message format and one message type (column 8, lines 13-18), and wherein the MGR is operative to transform the message responsive to the message identifier value associated with the message (column 8, lines 32-35).

16.   Regarding dependent claim 7, Williams taught the message is comprised of

fields, wherein the data includes data representative of message field positions

associated with each message identifier value (column 7, lines 64-67, column 8, lines

13-18, 25-31), and wherein the MGR is operative to transform the message responsive

to the message identifier value and the field position data associated with the message

(column 8, lines 32-35).

17.   Regarding dependent claim 8, Williams taught the message is comprises for

fields, wherein the data includes data representative of message field conversions

associated with each message identifier value (column 7, lines 63-67, column 8, lines

32-35), and wherein the MGR is operative to transform the message responsive to the

message identifier value and the field conversion data associated with the message

(column 8, lines 32-35).

18.   Regarding dependent claim 9, Williams taught further comprising a driver in

operative connection with the computer and an external device (column 4, lines 21, 43-

47), and wherein when the device generates a message the driver is operative to

include in the message a first message direction indicator (column 6, lines 54-57),

wherein the MGR is operative responsive to the first message direction indicator in the

message to convert the message from the external format associated with the device, to

the internal format (column 6, lines 59-62).

19.   Regarding dependent claim 10, Williams taught the database includes data

representative of an identity of each device (column 7, lines 64-67, column 5-7), and

wherein the system further comprises a driver in operative connection with the computer

and an external device (column 4, lines 21, 43-47), and

wherein when the device generates a message the driver is operative to include

in the message a first message direction indicator and data representative of the identity

of the device (column 6, lines 54-57, column 7, lines 64-67), wherein the MGR is

operative responsive to the first message direction indicator and the device identity data

to convert the message from the external format associate with the device, to the

internal format (column 6, lines 59-62).

20.   Regarding dependent claim 11, Williams taught the computer is in operative

connection with the message processing software (column 6, lines23-29), and wherein

the message processing software is operative when the message is being sent to a

device to include in the message a second message direction indicator (column 6, line

66 – column 7, line 2), and wherein the MGR is operative responsive to the second

direction indicator in the message to convert the message from the internal format to the

eternal format associated with the device (column 7, lines 3-7).

21.   Regarding dependent claim 12, Williams taught the database further includes

data representative of identities of a third plurality of nodes, wherein each device

(column 6, lines 23-29), MGR (column 7, lines 26-29), and each of a fourth plurality of

software functions corresponds to a node identity (column 8, lines 11-12), and wherein

the database includes in correlated relation with a node identity, a parent node identity

(column 8, lines 13-24), and wherein the computer is operative to send the message

from the MGR to a system component corresponding to a node responsive to a parent

node identity stored in correlated relation with an identity of a node (column 6, line 63-

column 7, line 7).

22.   Regarding dependent claim 13, Williams taught the message includes data

representative of a node identity (Ethernet packets, column 9, lines 60-63), and wherein

the computer is operative to send the message to the system component corresponding

to the node identity (column 10, lines 1-4).

23.   Regarding dependent claim 17, Williams taught further comprising in operative

connection with the computer a message processing program software function (MPP),

wherein the MPP processes the received message in the internal format (column 9,

lines 11-22), and wherein the MGR is operative to determine a message type

associated with the received message, and further operative responsive to the message

type to route the message to the MPP (column 7, lines 8-18).

24.   Regarding dependent claim 20, Williams taught the database further comprises a

plurality of state flow tables and related parameter table (column 8, lines 13-24), and

wherein the computer is operative to execute functions, wherein said functions operate

on said parameters determined from said parameter tables and deliver a true or false

result (column 7, lines 45-50, Table 1).

25.   Regarding dependent claim 21, Williams taught said MPP is operative to perform

the functions determined from said state flow tables (column 7, lines 45-50, Table 1).

26.   Regarding claim 39, Williams taught a method for processing transaction

messages in a system including at least one computer in operative connection with a

data store (abstract), comprising the steps of:

storing in a data store, data concerning at least one internal message format and a plurality of external message formats (column 5, lines 9-15)

determining a format of a message with the computer responsive to the information stored in the data store (column 5, lines 1-8); and

transforming the message responsive to at least one message transformation software component operating in the computer responsive to the determined format and the data in the data store (column 7, lines 24-29), wherein when the determined format is one of the external formats the message is transformed from the one external format to the internal format (column 5, lines 1-8), and wherein when the determined format is the internal format the message is transformed selectively to any one of the plurality of external formats (column 5, lines 16-22).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one external message format for communicating with an ATM. Danielson taught at least one external message format for communicating with an ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

27.   Regarding claim 40, Williams taught a system for processing messages from a plurality of operatively connected devices (abstract), comprising:

a computer (column 4, lines 43-47);

a plurality of devices, in operative connection with the computer (column 4, lines 43-47);

a data store in operative connection with the computer, wherein the data store includes for each of the plurality of devices, data representative of a system address and a device message format of at least one message sent by the device (column 8, lines 3-10);

and data representative of each device message format and at least one second message format (column 5, lines 1-8);

software operating in connection with the computer, wherein the software is operative responsive to a first device sending a first message having a first device message format and the data stored in the data store (column 5, lines 9-15), to cause the computer to produce a second message in a second message format corresponding to the first message (column 5, lines 16-22).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one an ATM. Danielson taught including at least one ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

28.   Regarding dependent claim 41, Williams taught data store includes for each

device message format, data representative of converting a message in the device

message format to the second message format (column 5, lines 1-8), and wherein the

software is operative to cause the computer to convert the first message from the first

message format to the second message format (column 7, lines 26-29).

29.   Regarding dependent claim 49, Williams taught the storing step further

comprises storing in the data store, data concerning a plurality of external devices, and

for each external device, data corresponding to a system address and an external

message format used in communicating with the device (column 7, line 64 – column 8,

line 10).

30.   Regarding dependent claim 50, Williams taught in the storing step the plurality of

external devices include a plurality of financial transaction terminals (column 4, lines 47-

50) and at least one financial transaction authorization system (column 4, lines 47-50).

31.   Regarding dependent claim 51, Williams taught in the storing step the plurality of

external devices include a plurality of financial transaction authorization systems

(column 4, lines 47-50).

32.   Regarding dependent claim 52, Williams taught the plurality of financial

transaction authorization systems communicate messages in a plurality of external

message formats (column 4, lines 35-50), wherein the storing step includes storing in

the data store, data corresponding to the external message formats used in

communicating with each of the financial transaction authorization systems (column 5,

lines 9-15).

33.   Regarding dependent claim 53, Williams taught in the determining step, the

message is an external format message from an external device (column 7, lines 26-29,

column 9, lines 61-62), and wherein the format is determined responsive to a system

address corresponding to the external device that is stored in the data store (column 9,

lines 59-66).

34.   Regarding dependent claim 54, Williams taught in the determining step the

message is determined to be an internal format message (column 6, lines 63-65), and

wherein in the transforming step the message is transformed to an external message

format responsive to a system address corresponding in the data store to an external

device to which the message is being directed (column 7, lines 3-7, 20-24).

35.   Regarding dependent claim 55, Williams taught prior to the transforming step,

further comprising the step of associating with the message a message direction

indicator (column 7, lines 24-29), wherein in the transforming step the message is

transformed responsive to the message direction indicator either from the internal

message format to an external message format or from one of the external message

formats to the internal message format (column 5, lines 1-8).

36.   Regarding claim 56, Williams taught computer readable media bearing

instructions which are operative to cause a computer to carry out the method steps

recited in claim 39.

37.   Regarding claim 69, Williams taught in a system (abstract) including:

        a plurality of authorization systems communicating through authorization system

messages in a plurality of authorization system message formats (column 4, lines 35-

50);

a plurality of terminal devices, communicating terminal messages in a plurality of

terminal message formats (column 4, lines 35-38);

at least one computer in operative connection with the plurality of authorization

systems and the plurality of terminal devices (column 4, lines 43-47);

at least one data store in operative connection with the at least one computer,

the data store including data usable to transform the plurality of authorization

message formats and the plurality of terminal message formats (column 5, lines 9-15);

computer software adapted to operate in the at least one computer comprising:

at least one software component operative responsive to the data stored in

the data store to cause the at least one computer to transform at least a portion of

terminal messages in the plurality of terminal message formats to corresponding

messages in an internal message format (column 5, lines 1-8).

Although, Williams taught at least one external message format for

communicating with a point of sales terminal (column 4, lines 47-52); Williams does not

specifically teach including at least one an ATM. Danielson taught including at least one

ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill

in the art at the time the invention was made that incorporating Danielson's ATM format

in Williams' system for converting external formats would have expanded the type of

terminals generating input data. The motivation would have been to expand the system

to another type of device without needing to design a custom interface.

38.   Regarding dependent claim 70, Williams taught the computer software further includes at least one software component operative responsive to the data stored in the data store (column 5, lines 9-15), to cause the at least one computer to transform at least a portion of authorization system messages in the plurality of authorization system message formats to corresponding messages in the internal message format (column 5, lines 1-8).

39.   Regarding dependent claim 71, Williams taught the plurality of terminal messages generated by the plurality of terminal devices have associated therewith through operation of the computer software an incoming message direction indicator (column 7, lines 24-29), and wherein the at least one software component is operative to cause the portion of the plurality of terminal messages generated by the terminal devices to be transformed to the internal message format responsive to the associated incoming message direction indicator (column 5, lines 1-8).

40.   Regarding dependent claim 72, Williams taught the at least one software component is operative to cause the computer to include the incoming message direction indicator in each of the plurality of terminal messages portions to be transformed (column 6, lines 54-57, column 7, lines 64-67).

41.   Regarding dependent claim 73, Williams taught a plurality of messages in the internal message format directed to the plurality of terminal devices have associated therewith by the software an outgoing message direction indicator (column 6, line 66 – column 7, line 2), and wherein the at least one software component is operative to cause the plurality of internal format messages directed to the terminal devices to be

converted to the plurality of terminal message formats responsive to the associated

outgoing direction indicator (column 7, lines 3-7).

42.   Claims 14-16 and 37 are rejected under 35 U.S.C. 103(a) as being unpatentable

over Williams and Danielson as applied to claims 2 and 36 above, and further in view of

Lin, USPN 5,577,237 (hereafter referred to as Lin).

43.   Regarding dependent claim 14, Williams does not specifically teach a timer.

However, Lin taught a timer in operative connection with a computer, and wherein when

the computer sends a message to an external device the computer is further operative

to send a timing message to the timer and wherein the timer is operative to send a

timing message response message a time after receipt of the timing message (column

2, lines 10-27). It would have been obvious to one of ordinary skill in the art at the time

the invention was made that incorporating Lin's timer in Williams' system for converting

data formats would have improved system robustness. The motivation would have been

to ensure the system does not suspend processing by waiting for acknowledgements of

transactions too long.

44.   Regarding dependent claim 15, Lin taught when the device sends a device

response message responsive to the device message with the time, the computer is

operative to send a timing delete message to the timer, wherein receipt of the timing

delete message is operative to cause the timer not to send the timing response

message (column 2, lines 10-27).

45.   Regarding dependent claim 16, Lin taught a system including a messaging

processing program software function (MPP) and wherein the MPP is operative to

sending the timing message to the timer and to receive the timing response message
(column 2, lines 10-27).

46.   Claims 18-19 are rejected under 35 U.S.C. 103(a) as being unpatentable over
Williams and Danielson as applied to claims 1 and 17 above, and further in view of
Matyas et al., USPN 4,918,728 (hereafter referred to as Matyas).

47.   Regarding dependent claim 18, Williams does not specifically teach the internal
format includes an ISO 8583 message format portion. However, Matyas taught a format
includes an ISO 8583 message format portion (column 37, lines 13-20). It would have
been obvious to one of ordinary skill in the art at the time the invention was made that
incorporating Matyas' ISO 8583 format in Williams' system for converting data would
have provided a more universal internal format The motivation would have been to use
a specified message structure, format and content for financial transactions.

48.   Regarding dependent claim 19, Williams taught the message in the internal
format includes a message format portion, and wherein the MPP is operative to parse
the message portion into a plurality of cells in an array (column 5, lines 9-11), each cell
containing data from a field of the message portion (column 6, lines 39-43). Williams
does not specifically teach the universal message format is ISO 8583. However, Matyas
taught ISO 8583 as a message format. For motivation for combination see claim 18,
above.

49.   The language of the remaining claims 36-38, 42-48, 57-68, and 74-77 is
substantially the same as previously rejected claims 1-21, 39-41, 49-56 and 69-73.

Therefore, claims 36-38, 42-48, 57-68, and 74-77 are rejected on the same rationale as previously rejected claims 1-21, 39-41, 49-56 and 69-73.

Conclusion

50.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
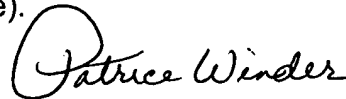
Vajk et al., USPN 5,265,033 taught an invention which provides an ATM or POS terminal coupled to a network and the network also includes a store and forward message switch that stores and forwards user messages to an electronic message system; and

Akel et al., USPN 5,457,305: taught a distributed on-line transaction system which utilizes customer data input stations of different types.

51.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Patrice Winder whose telephone number is 703-305-3938 until October 27, 2004 and 571-272-3935 after October 27, 2004. The examiner can normally be reached on Monday-Friday, 10:30 am-7:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jack Harvey can be reached on 703-305-9705 until October 27, 2004 and 571-272-3896 after October 27, 2004. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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Patrice Winder
Primary Examiner
Art Unit 2145

September 14, 2004